



TO/SB/01A (10-00)
Approved for use through 10/31/2002, OMB 0651-0032

**DECLARATION (37 CFR 1.63) FOR UTILITY APPLICATION
USING AN APPLICATION DATA SHEET (37 CFR 1.76)**

As the below named inventors, we declare that:

This declaration is directed to: U.S. Patent Application Serial No. 09/843,057 filed April 26, 2001,
entitled:

Financial Methods and Systems.

We believe that we are the original and first inventors of the subject matter which is claimed and
for which a patent is sought;

We have reviewed and understand the contents of the above-identified application, including the
claims, as amended by any amendment specifically referred to above;

We acknowledge the duty to disclose to the United States Patent and Trademark Office all
information known to us to be material to patentability as defined in 37 CFR 1.56, including
material information which became available between the filing date of the prior application and
the National or PCT International filing date of the continuation-in-part application, if applicable;
and

All statements made herein of our own knowledge are true, all statements made herein on
information and belief are believed to be true, and further that these statements were made with
the knowledge that willful false statements and the like are punishable by fine or imprisonment, or
both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent
issuing thereon.

FULL NAME OF INVENTORS

Inventor one: Brij Masand

Citizen of: India

Signature: Brij Masand

Date: Aug. 10, 2001

Inventor two: Vishwamitra Ramakrishnan

Citizen of: India

Signature: V Ramakrishnan

Date: Aug. 8, 2001